

<b>Information to identify the case:</b>		
Debtor 1	<b>Jason W. Homa</b>	Social Security number or ITIN <b>xxx-xx-8188</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Candice L. Homa</b>	Social Security number or ITIN <b>xxx-xx-2581</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>	Date case filed in chapter <b>7</b> <b>5/2/19</b>
Case number: <b>19-21818-JAD</b>		Date case converted to chapter <b>13</b> <b>11/26/19</b>

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jason W. Homa	Candice L. Homa
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	209 Underwood Ave. Elizabeth, PA 15037	209 Underwood Ave. Elizabeth, PA 15037
<b>4. Debtor's attorney</b> Name and address	Dennis J. Spyra 119 First Ave Pittsburgh, PA 15222	Contact phone 412-471-7675 Email: <a href="mailto:attorneyspyra@dennisspyra.com">attorneyspyra@dennisspyra.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 1/10/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 3, 2020 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 4/3/20</b>  <b>Filing deadline: 2/4/20</b> <b>Filing deadline: 10/29/19</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>2/3/20 at 01:00 PM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jason W. Homa  
 Candice L. Homa  
 Debtors

Case No. 19-21818-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db/jdb  
 aty +Jason W. Homa, Candice L. Homa, 209 Underwood Ave., Elizabeth, PA 15037-1741  
 +George M Conway, United States Trustee, Suite 502, U S Customs House,  
 200 Chestnut Street, Philadelphia, PA 19106-2908  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15045431 CBCS, P.O. Box 2724, Columbus, OH 43216-2724  
 15181620 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
 15176696 +Clairton Works Federal Credit Union, 600 State St., Unit 3, Clairton, PA 15025-1876  
 15045434 +Daniel J. Santucci, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510  
 15045436 +Jefferson Regional Medical Center, c/o CBCS, P.O. Box 2724, Columbus, OH 43216-2724  
 15181624 +KeyBank N.A. as s/b/m/ to First Niagara Bank N.A., 4910 Tiedeman Road,  
 Brooklyn, OH 44144-2338  
 15045438 Midland Credit Management, P.O. Box 51319, Los Angeles, CA 90051-5619  
 15045439 PA Municipal Service Co., 336 Delaware Ave, Dept W-40, Oakmont, PA 15139-2138  
 15045440 Partners in Nephro & Endo, 5171 Liberty Avenue, Pittsburgh, PA 15224-2254  
 15166783 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 15045445 SYNCB, c/o Midland Funding, 2635 Northside Dr., Suite 30, San Diego, CA 92108  
 15045442 +Sam's Club, c/o Midland Funding, LLC, P.O. Box 2001, Warren, MI 48090-2001  
 15045444 +South Hills Gastro Associates, P.O. Box 615, Connellsville, PA 15425-0615  
 15045447 +United Collections Bureau, Inc., P.O. Box 140310, Toledo, OH 43614-0310  
 15045448 Waterfront Anesthesia, P.O. Box 49, Pittsburgh, PA 15230-0049  
 15045449 Waterfront Surgery Center, 495 East Waterfront Dr, Suite 110, Homestead, PA 15120-1151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: attorneyspyra@dennisspyra.com Jan 11 2020 03:22:19 Dennis J. Spyra,  
 119 First Ave, Pittsburgh, PA 15222

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:22:55 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jan 11 2020 03:23:06  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721

cr +EDI: PRA.COM Jan 11 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15045429 EDI: ARSN.COM Jan 11 2020 07:58:00 ARS National Services, Inc., P.O. Box 469100,  
 Escondido, CA 92046-9100

15045430 EDI: BANKAMER.COM Jan 11 2020 07:58:00 Bank of America, P.O. Box 31785,  
 Tampa, FL 33631-3785

15045433 E-mail/Text: cwfcu@verizon.net Jan 11 2020 03:23:36 Clairton Works Federal Credit Union,  
 121 S 2nd Ave, Elizabeth, PA 15037

15045432 +EDI: CITICORP.COM Jan 11 2020 07:58:00 Citicards CBNA, P.O. Box 6217,  
 Sioux Falls, SD 57117-6217

15045435 EDI: DISCOVER.COM Jan 11 2020 07:58:00 Discover Financial Services, P.O. Box 15316,  
 Wilmington, DE 19850

15045437 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jan 11 2020 03:23:19 Key Bank,  
 4910 Tidemand Road, Cleveland, OH 44144-2338

15045441 E-mail/Text: bankruptcydepartment@tsico.com Jan 11 2020 03:23:40 Partners in Nephro & Endo,  
 c/o Transworld Systems Inc., P.O. Box 15520, Wilmington, DE 19850-5520

15045443 EDI: RMSC.COM Jan 11 2020 07:58:00 Sams Club MC/SYNCB, P.O. Box 960013,  
 Orlando, FL 32896-0013

15045814 +EDI: RMSC.COM Jan 11 2020 07:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
 cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 15045446\* SYNCB, c/o Midland Funding, 2635 Northside Dr., Suite 30, San Diego, CA 92108

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lfin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Jan 10, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Dennis J. Spyra on behalf of Debtor Jason W. Homa attorneyspyra@dennisspyra.com,  
deborah@dennisspyra.com;missdebrastone@msn.com  
Dennis J. Spyra on behalf of Joint Debtor Candice L. Homa attorneyspyra@dennisspyra.com,  
deborah@dennisspyra.com;missdebrastone@msn.com  
George M Conway on behalf of U.S. Trustee Office of the United States Trustee  
george.m.conway@usdoj.gov  
James Warmbrodt on behalf of Creditor BANK OF AMERICA , N.A. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7